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CONFIRMATION NO. 8335

SERIAL NUMBER 10/712,481	FILING OR 371(c) DATE 11/13/2003 RULE	CLASS 705	GROUP ART UNIT 3694	ATTORNEY DOCKET NO. 218678-00022	
APPLICANTS Scott D. Smith, Rye Brook, NY; Timothy J. Sheehan, Zionsville, IN;					
** CONTINUING DATA ***** This appln claims benefit of 60/425,887 11/13/2002 <i>JS</i>					
** FOREIGN APPLICATIONS ***** <i>none JS</i>					
IF REQUIRED, FOREIGN FILING LICENSE GRANTED** SMALL ENTITY ** ** 02/10/2004					
Foreign Priority claimed <input type="checkbox"/> yes <input checked="" type="checkbox"/> no 35 USC 119 (a-d) conditions <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> Met after met Allowance <i>JS</i> Verified and Acknowledged <i>JS</i> Examiner's Signature Initials		STATE OR COUNTRY NY	SHEETS DRAWING 4	TOTAL CLAIMS 1	INDEPENDENT CLAIMS 1
ADDRESS 27160					
TITLE Method and system for restructuring a debt instrument without retiring underlying debt					
FILING FEE RECEIVED 450	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:		<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees (Filing) <input type="checkbox"/> 1.17 Fees (Processing Ext. of time) <input type="checkbox"/> 1.18 Fees (Issue) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit		